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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

**Complete if Known**

Application Number	10/816,083
Filing Date	3/31/2004
First Named Inventor	David Y. Jao
Art Unit	2105
Examiner Name	Kim Y. Yu
Attorney Docket Number	MS1-1956US

Sheet	1	of	2
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## U. S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite. No.	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T*
		Country Code*~Number*~Kind Code* (if known)				
/M.S./		EP 1 215 642 - A1	6/19/2002	HITACHI LTD (JP)		
/M.S./		WO 00/14924	3/16/2000	CITIBANK NA (US)		
/M.S./		WO 99/30458	6/17/1999	SECURED INFORMATION		

Examiner Signature	/Martinjeriko San Juan/	Date Considered	03/03/2008
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Application Number	10/816,083
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First Named Inventor	David Y. Jao
Art Unit	2135
Examiner Name	KIM Y. WU
Attorney Docket Number	MS1- 1956US

*(Use as many sheets as necessary)*

Sheet	2	of	2
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Examiner Signature	/Martinjeriko San Juan/	Date Considered	03/03/2008
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**EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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